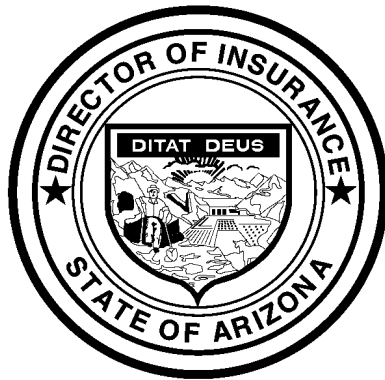


STATE OF ARIZONA
2009 MANUFACTURED HOMEOWNER
PREMIUM COMPARISON
SURVEY



Janice K. Brewer, Governor
Christina Urias, Director
Arizona Department of Insurance
2910 N. 44th Street, Suite 210
Phoenix, Arizona 85018
(602) 364-2499
(800) 325-2548
www.id.state.az.us

Insurer

Aegis Security IC
Allstate Ind Co
American Bankers IC of FL
American Commerce IC
American Family Mutual IC
American Modern Select IC
American Reliable IC
American Summit IC
Austin Mutual IC
Farm Bureau Mutual IC
Foremost IC of GR, MI
Markel American IC
Metropolitan P&C IC
Owners IC
Pacific Specialty IC
Pharmacists Mutual IC
Standard Cas Co
Standard Guaranty IC
State Farm Fire & Cas Co
Wilshire IC

**Telephone
Number**

(800) 233-2160
(800) 255-7828
(800) 852-2244, ext. 35400
(800) 562-4517
(800) 374-0008
(800) 543-2644
(800) 535-1333
(800) 749-6419
(800) 328-4628
(480) 635-3600
(800) 527-3905
(800) 236-2862
(800) 422-4272
(480) 830-7119 ext. 211
(800) 303-5000
(800) 247-5930
(800) 522-0146
(800) 535-1333
See Yellow Pages
(800) 525-7486

Note: Telephone numbers are subject to change

Abbreviation used in this publication:

"Cas" means Casualty
"Co" means Company
"GR" means Grand Rapids
"IC" means Insurance Company
"Ind" means Indemnity
"P&C" means Property and Casualty

NOTE

The ADOI cautions that the ranking is based on a hypothetical and may change as the facts change. While price is always a consideration in purchasing insurance, a consumer also should consider the insurer's service to its policyholders and the type of insurance contract and coverage available.

The purpose of this comparison is merely to encourage consumers to comparison shop for their insurance.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the American with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3471. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

MANUFACTURED HOME 12-MONTH PREMIUM SURVEY HYPOTHETICALS FOR ALL COVERAGES AND LOCATIONS

	HYPOTHETICAL I DOUBLE-WIDE one family dwelling		HYPOTHETICAL II SINGLE-WIDE one family dwelling	
	COVERAGE LIMITS		COVERAGE LIMITS	
Dwelling.....	\$70,000		\$40,000	
Appurtenant Structures.....	N/A	AREA : 1,248 square feet	N/A	AREA: 728 square feet
Contents.....	\$35,000		\$20,000	
Additional Living Expense	\$14,000	MODEL YEAR/MAKE : 2008	\$8,000	MODEL YEAR/MAKE: 2008
Personal Liability.....	\$100,000	FLEETWOOD	\$100,000	FLEETWOOD
Medical Payments.....	\$1,000		\$1,000	
Deductible.....	\$500		\$500	
STABILITY DEVICES: Tie downs and permanent foundation				
SECURITY: Single cylinder deadbolt locks, a fire extinguisher and one smoke detector				
LOCATION: 100 space, mobile home park, security guard on premises				

MESA					TUCSON					YUMA				
	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K		DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K		DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K
INSURER					INSURER					INSURER				
Metropolitan P&C IC	\$120		\$85		Metropolitan P&C IC	\$130		\$92		Metropolitan P&C IC	\$130		\$92	
American Modern Select IC	\$295		\$214		American Modern Select IC	\$295		\$214		American Modern Select IC	\$251		\$192	
Austin Mutual IC	\$310		\$202		Austin Mutual IC	\$310		\$202		American Reliable IC	\$272		\$190	
Allstate Ind Co	\$315		\$196		Standard Guaranty IC	\$331		\$241		Farm Bureau Mutual IC	\$284		\$308	
State Farm Fire & Cas Co	\$337		\$233		American Reliable IC	\$363		\$256		Austin Mutual IC	\$310		\$202	
Aegis Security IC	\$357		\$268		Farm Bureau Mutual IC	\$363		\$302		Standard Guaranty IC	\$331		\$241	
Standard Guaranty IC	\$388		\$278		Allstate Ind Co	\$369		\$229		American Summit IC	\$335		\$250	
Pharmacists Mutual IC	\$402		\$267		Aegis Security IC	\$372		\$283		Allstate Ind Co	\$369		\$229	
American Reliable IC	\$405		\$281		Owners IC	\$389		\$284		Aegis Security IC	\$372		\$283	
Foremost IC of GR, MI	\$411		\$356		American Bankers IC of FL	\$395		\$421		Foremost IC of GR, MI	\$376		\$296	
Wilshire IC	\$413		\$260		Pharmacists Mutual IC	\$402		\$267		American Bankers IC of FL	\$395		\$421	
Farm Bureau Mutual IC	\$436		\$302		Pacific Specialty IC	\$403		\$308		Pharmacists Mutual IC	\$402		\$267	
Pacific Specialty IC	\$437		\$333		State Farm Fire & Cas Co	\$410		\$283		Pacific Specialty IC	\$403		\$308	
American Summit IC	\$459		\$326		Foremost IC of GR, MI	\$411		\$331		Wilshire IC	\$413		\$260	
Owners IC	\$469		\$344		Wilshire IC	\$413		\$260		Markel American IC	\$421		\$284	
American Bankers IC of FL	\$529		\$577		Standard Cas Co	\$448		\$485		Owners IC	\$441		\$323	
Markel American IC	\$554		\$305		American Summit IC	\$459		\$326		Standard Cas Co	\$448		\$485	
Standard Cas Co	\$587		\$643		Markel American IC	\$554		\$305		State Farm Fire & Cas Co	\$450		\$311	
American Commerce IC	\$631		\$399		American Commerce IC	\$631		\$399		American Commerce IC	\$631		\$399	
American Family Mutual IC	\$789		\$559		American Family Mutual IC	\$729		\$517		American Family Mutual IC	\$677		\$481	

Premiums are ranked from lowest to highest by the double-wide annual premium.

Coverage limits and deductibles may vary by insurer.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2009.

New rates may be in effect since publication of this survey.